

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:

LAURA SUSAN REYNOLDS,

JUDGMENT

Debtor.

LAURA SUSAN REYNOLDS,

Plaintiff,

BKY 00-32707

v.

ADV 01-3079

PENNSYLVANIA HIGHER EDUCATION
ASSISTANCE AGENCY, UNITED STATES
DEPARTMENT OF EDUCATION, CLAREMONT
MCKENNA COLLEGE, SALLIE MAE SERVICING
CORP., RISK MANAGEMENT ALTERNATIVES, INC.,
THE UNIVERSITY OF MICHIGAN, GREAT LAKES
HIGHER EDUCATION CORP., HEMAR INSURANCE
CORP. OF AMERICA, OSI COLLECTION SERVICES,
INC., NCO FINANCIAL SYSTEMS, INC., WINDHAM
PROFESSIONALS, VAN RU CREDIT CORP., STUDENT
LOAN SERVICING CENTER, NATIONAL ENTERPRISE
SYSTEMS, EDUCATIONAL CREDIT MANAGEMENT
CORPORATION, EDUSERV TECHNOLOGIES, INC.,
and THE EDUCATION RESOURCE INSTITUTE,

Defendants.

This proceeding came before the court, and a decision or order for judgment was duly rendered, the Honorable Gregory F. Kishel, United States Bankruptcy Judge, presiding.

IT IS HEREBY ORDERED, ADJUDGED, AND DECREED:

1. Excepting the Debtor's obligations to Defendants HEMAR, PHEAA, U.S. DOE, ECMC, and TERI from discharge in BKY00-32707 would impose an undue hardship on her and her dependents.

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NOTICE OF ELECTRONIC ENTRY AND FILING ORDER OR JUDGMENT Filed and Docket Entry made on 1/02/04 Patrick G. De Wane, Clerk, By jrb

2. Accordingly, the Debtor's obligations to the Defendants identified in Term 1 were discharged in the due course of BKY 00-32707.

Dated: January 2, 2004
At: St. Paul, Minnesota.

Patrick G. De Wane
Clerk of Bankruptcy Court

By \e\ *Judy Brooks*
Deputy Clerk

U.S. BANKRUPTCY COURT
DISTRICT OF MINNESOTA

I, Judy Brooks, hereby certify that I am judicial assistant to Gregory F. Kishel, Chief Bankruptcy Judge for the District of Minnesota; that on January 2, 2004, true and correct copies of the annexed:

JUDGMENT

were placed by me in individual official envelopes, with postage paid; that said envelopes were addressed individually to each of the persons, corporations, and firms at their last known addresses appearing hereinafter; that said envelopes were sealed and on the day aforesaid were placed in the United States mails at St Paul, Minnesota, as well as sending the following notice to the following counsel at their e-mail addresses:

PLEASE TAKE NOTICE that a MEMORANDUM DECISION in *In re Laura Susan Reynolds v. Pennsylvania Higher Education Assistance Agency, et al*, BKY 00-32707, ADV 01-3079, was entered on January 2, 2004. You may view the order now at the Court's Website, www.mnb.uscourts.gov, by using the "Case Search" function. You will receive a paper copy of the order via the United States mails.

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and this certificate of service was made by me.

/e/ Judy Brooks
Judy Brooks

Filed on January 2, 2004 Patrick G. DeWane, Clerk By jrb Deputy Clerk
